



Order Filed on September 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ROMANO GARUBO & ARGENTIERI  
Emmanuel J. Argentieri, Esquire/3162  
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Attorney for Secured Creditor,  
U.S. Bank, NA not in its individual capacity but  
solely as Trustee for the RMAC Trust, Series  
2016-CTT

PATRICK J. MORAN  
xxx-xx-0498

Debtor.

Case No.: 19-17541

Chapter: 7

Judge: KCF

**ORDER VACATING STAY AS TO  
REAL PROPERTY**

Hearing Date: September 10, 2019 at 10:00 a.m.

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: September 11, 2019**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

(Page 2)

Debtor: Patrick J. Moran

Case No: 19-17541

Caption of Order: ORDER VACATING STAY AS TO REAL PROPERTY

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Upon the motion of U.S. Bank, NA not in its individual capacity but solely as Trustee for the RMAC Trust, Series 2016-CTT, (hereinafter "Movant"), under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain real property as herein set forth, and for cause shown, it is hereby:

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following real property:

**399 Monmouth Avenue, Leonardo, New Jersey 07737.**

It is further ORDERED that the movant may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the Movant may join the Debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The Movant shall serve this order on the Debtor, Debtor's attorney, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patrick J Moran  
Debtor

Case No. 19-17541-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db #Patrick J Moran, 45 Leonard Avenue, Leonardo, NJ 07737-1515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Emmanuel J. Argentieri on behalf of Creditor U.S. Bank National Association, not in its  
individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT bk@rgalegal.com  
John Michael McDonnell on behalf of Debtor Patrick J Moran jmcdonnell@mchfirm.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6